

**United States Bankruptcy Court**  
**Eastern District of Virginia**  
Richmond Division

**In re:**

Keith P Cecil  
Tammie L Cecil

**Case Number** 06-32600-KRH  
**Chapter** 13

Debtor(s)

**NOTICE TO DEBTOR(S) AND CREDITORS**  
**CONCERNING ISSUANCE OF DISCHARGE**

The Trustee has filed a report of completion of plan payments. Unless an order has been previously entered denying a discharge, a discharge will be granted if the Court determines that all the requirements for issuance of a discharge are satisfied.

**TO THE DEBTOR(S):**

In order to receive a discharge, you must

Complete and File with the Court the Debtor's(s) Certification of Compliance with 11 U.S.C. §§1328 (form attached) as required by Local Bankruptcy Rule 4008-2(A). A copy of this form may be obtained from the Clerk's Office or via the Bankruptcy Forms button on the Court's Internet web site at [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov). Unless this Certificate is filed with the Court within 45 days of the mailing of this notice, your case may be closed without issuance of a discharge.

**TO CREDITORS:**

The debtor(s), if otherwise entitled, will be issued a discharge without further notice or hearing unless, within 21 days of the mailing of this notice a creditor or party in interest files with the Court a request for a hearing asserting that the debtor(s) has/have claimed exempt under state or local law property (such as a residence or homestead) of the type described in §§522(p)(1) of the Bankruptcy Code that exceeds \$125,000 in value for cases filed before April 1, 2007, or \$136,875 for cases filed on or after that date and there is pending a proceeding in which the debtor may be found guilty of a felony of the kind described in §§522(q)(1)(A) or liable for a debt of the kind described in §§522(q)(1)(B) of the Bankruptcy Code. If a timely request for hearing is filed, you will be notified of the date, time, and place of the hearing.

Dated: 1/28/11

William C. Redden , Clerk  
United States Bankruptcy Court

# CERTIFICATE OF NOTICE

District/off: 0422-7  
Case: 06-32600

User: luckenbau  
Form ID: ntc4008

Page 1 of 2  
Total Noticed: 36

Date Rcvd: Jan 28, 2011

The following entities were noticed by first class mail on Jan 30, 2011.

db/jdb +Keith P Cecil, Tammie L Cecil, 1540 Heatherstone Drive, Fredericksburg, VA 22407-4849  
cr ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC., PO Box 12914,  
Norfolk, VA 23541)  
cr +PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067  
cr Virginia Credit Union, Inc., a Virginia Corporation, P. O. Box 90010, Richmond, VA 23225-9010  
7691090 Advanta Bank Corp, by eCAST Settlement Corporation, as its agent, POB 35480,  
Newark NJ 07193-5480  
7607579 +Advanta Bank Corp, P.O. Box 70885, Philadelphia, PA 19176-5885  
7607580 +American Equipment Finance, P.O. Box 484, Grand Castle, IL 46135-0484  
7607581 +Associates/citibank, Po Box 6003, Hagerstown, MD 21747-6003  
7607582 +Bank Of America, Po Box 1598, Norfolk, VA 23501-1598  
7612210 +Bank of America, NA, PO Box 26012, NC4-105-03-14, Greensboro, NC 27420-6012  
7629601 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank, c/o Tsys Debt Management, PO Box 5155,  
Norcross, GA 30091)  
7628588 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank, c/o Tsys Debt Mgmt., PO Box 5155,  
Norcross, GA. 30091)  
7619520 +CLC Consumer Services- Svcing Agent, for Capital One, 2730 Liberty Avenue,  
Pittsburgh, PA 15222-4704  
7607584 +Capital 1 Bk, 11013 W Broad St, Glen Allen, VA 23060-5937  
7607586 +Capital One, 11013 W Broad St, Glen Allen, VA 23060-5937  
7607585 +Capital One, 2730 Liberty Ave, Pittsburgh, PA 15222-4704  
7607588 +Chase, P.O. Box 15153, Wilmington, DE 19886-5153  
7607587 +Chase, 800 Brookledge Blvd, Westerville, OH 43081-2822  
7607589 +County Of Spotsylvania, P.O. Box 65, Spotsylvania, VA 22553-0065  
7607590 Gm Business Card, P.O. Box 15153, Wilmington, DE 19886-5153  
8213713 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC., POB 41067, NORFOLK VA 23541)  
7607578 +U.S. Trustee, 600 east Main street Ste 301, Richmond, VA 23219-2430  
7607592 +Va Credit Union, 7500 Boulders View Drive, Richmond, VA 23225-4066  
7777370 +Wells Fargo, One Home Campus, BK PMT PROC / MAC #X2302-04C, Des Moines, Iowa 50328-0001  
7624749 Wells Fargo, One Home Campus, Bankruptcy Department, Des Moines, Iowa 50328-1001  
7612317 +Wells Fargo, c/o Hilary Bonial, P.O. Box 829009, Dallas, TX 75382-9009  
7607593 +Wells Fargo Home Mortg, 625 Maryville Centre Dr, Saint Louis, MO 63141-5834  
7767159 eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480  
7691015 eCAST Settlement Corporation assignee of, Citibank SD NA Successor to Associates,  
National Bank, POB 35480, Newark NJ 07193-5480  
7691016 eCAST Settlement Corporation assignee of, GE Money Bank/Lowes Consumer, POB 35480,  
Newark NJ 07193-5480

The following entities were noticed by electronic transmission on Jan 29, 2011.

7697127 +E-mail/PDF: BNCEmails@blinellc.com Jan 29 2011 11:04:56 B-Line, LLC/Palisades Collection, LLC,  
Chase Bank USA, NA, Mail Stop 550, 2101 Fourth Ave., Suite 1030, Seattle, WA 98121-2317  
7701347 +E-mail/PDF: BNCEmails@blinellc.com Jan 29 2011 11:04:56 B-Real, LLC/Chase Bank USA, N.A.,  
Mail Stop 550, 2101 Fourth Ave., Suite 1030, Seattle, WA 98121-2317  
7607583 +E-mail/Text: bknotices@bankofthewest.com Bank Of The West,  
1450 Treat Blvd, Walnut Creek, CA 94597-7579  
7622779 +E-mail/Text: bknotices@bankofthewest.com Bank of the West,  
Attn: Bankruptcy Dept. NC-TRE-B1-C, 1450 Treat Blvd., Walnut Creek, CA 94597-7579  
7607591 E-mail/PDF: gecsed@recoverycorp.com Jan 29 2011 11:05:08 Lowes/mbga, Po Box 103065,  
Roswell, GA 30076  
8822895 E-mail/PDF: BNCEmails@blinellc.com Jan 29 2011 11:04:56 Roundup Funding, LLC, MS 550,  
PO Box 91121, Seattle, WA 98111-9221

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Wells Fargo  
cr Wells Fargo Bank, N.A.  
tee\* Roundup Funding, LLC, MS 550, PO Box 91121, Seattle, WA 98111-9221  
cr\* eCAST Settlement Corporation, POB 35480, Newark, NJ 07193-5480  
9498601\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery Associates, LLC, P. O. Box 41067,  
Norfolk, VA 23541)  
7612318\* +Wells Fargo, c/o Hilary Bonial, P.O. Box 829009, Dallas, TX 75382-9009  
7811522\* eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480

TOTALS: 2, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7  
Case: 06-32600

User: luckenbau  
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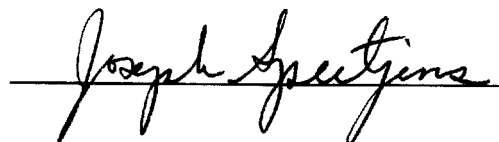
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 30, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.